

PHONE AND INTERNET DISTRIBUTION GUIDELINES

These guidelines are designed to provide greater accessibility to service our customers and financial advisors. We may revise these guidelines from time to time if it appears there are risks that are not adequately addressed.

There are several ways of contacting us for making changes or requesting distributions on your policy/contract:

- Phone – 800.798.6600
- Internet – <http://eservice.cunamutual.com>
- Access to service forms - <https://eservice.cunamutual.com/home/help-and-support>
- Mail – CMFG Life Insurance Company, 2000 Heritage Way, Waverly IA 50677
- Fax – 608.236.8030

This document outlines the guidelines for making changes and requesting distributions on your policy/contract by phone or internet. These transactions can be initiated by you or by the financial advisor assigned to your policy/contract. All requests can also be initiated by fax or mail.

If any of the below situations exist, we will not be able to accept your request by phone or internet. Your request must be submitted by mail or fax on the appropriate service form with the required signatures.

- Any policies with a restriction such as irrevocable beneficiary, collateral assignment, or trust.
 - For a policy owned by a trust, assigned financial advisor can make changes and request distributions
- Any policies which include reference to a divorce, bankruptcy, power of attorney, or other similar legal agreement.
- Any policies with MORE than 2 owners. (Up to 2 owners may be handled by phone within guidelines if we speak to both owners.)
- Any distribution made payable to another financial institution. (1035 Exchange, Transfer, or Rollover)
- Any distribution on a tax sheltered annuity.
- Requesting a full surrender must be sent by fax or mail using the appropriate paperwork.

Loans, Dividend Withdrawals, and Partial Withdrawals

- Requesting a net distribution of \$25,000 or less can be processed by phone, not by internet.
- Requesting a net distribution greater than \$25,000 must be sent by fax or mail using the appropriate paperwork.
- Distribution methods: Check sent to address of record or EFT to the owner's account.
 - Any EFT changes needed for this distribution must be provided by the owner; otherwise, the funds will be sent to the account on file. If no account on file, a check will be sent to the address on file.
 - The owner must initiate the request if a check is to be sent to a new address.

Allocation Changes and Transfers

- Requesting a transfer of values, change of payment allocations, or a change to the rebalancing of the variable subaccounts and/or risk control accounts can be accepted by phone.
- Some products may also allow these changes via our internet website.

Systematic Programs and Dividend Option Changes

- Requesting to change the amount, date, frequency or to discontinue an automatic payment plan, systematic withdrawal, or required minimum distribution program can be accepted by phone.
- Requesting to begin/reactivate a new automatic payment plan, systematic withdrawal, or required minimum distribution program must be sent by fax or mail; using the appropriate paperwork.
- Requesting to change the dividend option can be accepted by phone.

Currently, we do not require pre-authorization to allow phone or internet transactions. Transactions initiated after identity verification of customer or advisor will be accepted. Advisor instructions are not discretionary and must only be initiated at the direction of a customer.